

**SELECTED ECONOMIC CHARACTERISTICS**  
**2010-2014 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21231

Subject	Zip Code Tabulation Area : 21231			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	14,727	+/- 838	100.0%	(X)
<b>In labor force</b>	10,746	+/- 655	73%	+/- 2.7
Civilian labor force	10,741	+/- 655	72.9%	+/- 2.7
Employed	9,811	+/- 589	66.6%	+/- 2.8
Unemployed	930	+/- 215	6.3%	+/- 1.4
Armed Forces	5	+/- 7	0%	+/- 0.1
<b>Not in labor force</b>	3,981	+/- 500	27%	+/- 2.7
Civilian labor force	10,741	+/- 655	(X)	(X)
Percent Unemployed	(X)	+/- (X)	8.7%	+/- 1.8
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	7,653	+/- 551	(X)	(X)
<b>In labor force</b>	5,301	+/- 413	69.3%	+/- 3.7
Civilian labor force	5,301	+/- 413	69.3%	+/- 3.7
Employed	4,967	+/- 411	64.9%	+/- 3.6
<b>Own children under 6 years</b>	951	+/- 206	(X)	(X)
All parents in family in labor force	767	+/- 215	80.7%	+/- 10.6
<b>Own children 6 to 17 years</b>	1,284	+/- 260	(X)	(X)
All parents in family in labor force	804	+/- 238	62.6%	+/- 14.2
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	9,598	+/- 578	100.0%	(X)
Car, truck, or van -- drove alone	5,502	+/- 534	57.3%	+/- 3.9
Car, truck, or van -- carpooled	746	+/- 190	7.8%	+/- 1.9
Public transportation (excluding taxicab)	1,170	+/- 344	12.2%	+/- 3.5
Walked	1,621	+/- 241	16.9%	+/- 2.5
Other means	263	+/- 98	2.7%	+/- 1
Worked at home	296	+/- 126	3.1%	+/- 1.3
<b>Mean travel time to work (minutes)</b>	27.3	+/- 1.7	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	9,811	+/- 589	100.0%	(X)
Management, business, science, and arts occupations	5,944	+/- 435	60.6%	+/- 3.6
Service occupations	1,709	+/- 420	17.4%	+/- 4
Sales and office occupations	1,362	+/- 264	13.9%	+/- 2.5
Natural resources, construction, and maintenance occupations	413	+/- 203	4.2%	+/- 2.1
Production, transportation, and material moving occupations	383	+/- 138	3.9%	+/- 1.3
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	9,811	+/- 589	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	79	+/- 56	0.8%	+/- 0.6
Construction	339	+/- 162	3.5%	+/- 1.6
Manufacturing	628	+/- 195	6.4%	+/- 2
Wholesale trade	100	+/- 45	1%	+/- 0.5
Retail trade	371	+/- 112	3.8%	+/- 1.1
Transportation and warehousing, and utilities	209	+/- 68	2.1%	+/- 0.7
Information	294	+/- 125	3%	+/- 1.2
Finance and insurance, and real estate and rental and leasing	536	+/- 130	5.5%	+/- 1.3
Professional, scientific, and management, and administrative and waste	1,542	+/- 245	15.7%	+/- 2.5
Educational services, and health care and social assistance	3,187	+/- 343	32.5%	+/- 2.9
Arts, entertainment, and recreation, and accommodation and food services	1,273	+/- 272	13%	+/- 2.4
Other services, except public administration	391	+/- 121	4%	+/- 1.2
Public administration	862	+/- 199	8.8%	+/- 2

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	9,811	+/- 589	100.0%	(X)
Private wage and salary workers	7,792	+/- 575	79.4%	+/- 2.6
Government workers	1,741	+/- 270	17.7%	+/- 2.7
Self-employed in own not incorporated business workers	270	+/- 107	2.8%	+/- 1.1
Unpaid family workers	8	+/- 10	0.1%	+/- 0.1
<b>INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	7,531	+/- 266	100.0%	(X)
Less than \$10,000	1,077	+/- 210	14.3%	+/- 2.6
\$10,000 to \$14,999	403	+/- 123	5.4%	+/- 1.6
\$15,000 to \$24,999	635	+/- 171	8.4%	+/- 2.2
\$25,000 to \$34,999	543	+/- 160	7.2%	+/- 2.1
\$35,000 to \$49,999	750	+/- 177	10%	+/- 2.3
\$50,000 to \$74,999	1,126	+/- 248	15%	+/- 3.2
\$75,000 to \$99,999	978	+/- 212	13%	+/- 2.8
\$100,000 to \$149,999	1,019	+/- 182	13.5%	+/- 2.4
\$150,000 to \$199,999	516	+/- 128	6.9%	+/- 1.7
\$200,000 or more	484	+/- 123	6.4%	+/- 1.6
<b>Median household income (dollars)</b>	\$58,395	+/- 6285	(X)	(X)
<b>Mean household income (dollars)</b>	\$80,144	+/- 6896	(X)	(X)
With earnings	5,973	+/- 270	79.3%	+/- 3
Mean earnings (dollars)	\$90,463	+/- 8252	(X)	(X)
With Social Security	1,143	+/- 163	15.2%	+/- 2.1
Mean Social Security income (dollars)	\$14,685	+/- 1506	(X)	(X)
With retirement income	798	+/- 144	10.6%	+/- 1.9
Mean retirement income (dollars)	\$23,267	+/- 9694	(X)	(X)
With Supplemental Security Income	493	+/- 132	6.5%	+/- 1.7
Mean Supplemental Security Income (dollars)	\$10,733	+/- 2201	(X)	(X)
With cash public assistance income	475	+/- 136	6.3%	+/- 1.7
Mean cash public assistance income (dollars)	\$5,715	+/- 1486	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,473	+/- 206	19.6%	+/- 2.5
<b>Families</b>	3,088	+/- 262	100.0%	(X)
Less than \$10,000	406	+/- 133	13.1%	+/- 4.3
\$10,000 to \$14,999	103	+/- 66	3.3%	+/- 2.1
\$15,000 to \$24,999	314	+/- 130	10.2%	+/- 4.1
\$25,000 to \$34,999	166	+/- 64	5.4%	+/- 2.1
\$35,000 to \$49,999	318	+/- 114	10.3%	+/- 3.6
\$50,000 to \$74,999	412	+/- 149	13.3%	+/- 4.5
\$75,000 to \$99,999	397	+/- 135	12.9%	+/- 4.2
\$100,000 to \$149,999	371	+/- 111	12%	+/- 3.4
\$150,000 to \$199,999	287	+/- 104	9.3%	+/- 3.3
\$200,000 or more	314	+/- 113	10.2%	+/- 3.5
Median family income (dollars)	\$64,352	+/- 8751	(X)	(X)
Mean family income (dollars)	\$97,560	+/- 15755	(X)	(X)
Per capita income (dollars)	\$37,595	+/- 3089	(X)	(X)
<b>Nonfamily households</b>	4,443	+/- 295	(X)	(X)
Median nonfamily income (dollars)	\$53,950	+/- 4851	(X)	(X)
Mean nonfamily income (dollars)	\$66,029	+/- 5210	(X)	(X)
Median earnings for workers (dollars)	\$42,828	+/- 2917	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$58,086	+/- 4724	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$50,847	+/- 2037	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	17,119	+/- 911	17,119	(X)
<b>With health insurance coverage</b>	15,018	+/- 776	87.7%	+/- 2.4
With private health insurance	10,619	+/- 686	62%	+/- 3.4
With public coverage	5,346	+/- 563	31.2%	+/- 2.8
<b>No health insurance coverage</b>	2,101	+/- 459	12.3%	+/- 2.4
Civilian noninstitutionalized population under 18 years	2,663	+/- 296	2,663	(X)
No health insurance coverage	106	+/- 75	106	+/- 2.9
Civilian noninstitutionalized population 18 to 64 years	13,221	+/- 842	13,221	(X)
<b>In labor force:</b>	10,554	+/- 642	10,554	(X)
<b>Employed:</b>	9,633	+/- 581	9,633	(X)
<b>With health insurance coverage</b>	8,310	+/- 506	86.3%	+/- 2.7
With private health insurance	7,732	+/- 493	80.3%	+/- 3.3
With public coverage	775	+/- 243	8%	+/- 2.4
<b>No health insurance coverage</b>	1,323	+/- 291	13.7%	+/- 2.7
<b>Unemployed:</b>	921	+/- 214	921	(X)
<b>With health insurance coverage</b>	701	+/- 171	76.1%	+/- 11.9
With private health insurance	412	+/- 145	44.7%	+/- 13.4
With public coverage	302	+/- 114	32.8%	+/- 11.1
<b>No health insurance coverage</b>	220	+/- 131	23.9%	+/- 11.9
<b>Not in labor force:</b>	2,667	+/- 503	2,667	(X)
<b>With health insurance coverage</b>	2,215	+/- 479	83.1%	+/- 7.1
With private health insurance	990	+/- 284	37.1%	+/- 7.5
With public coverage	1,341	+/- 320	50.3%	+/- 7.1
<b>No health insurance coverage</b>	452	+/- 199	16.9%	+/- 7.1
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	22.6%	+/- 5.1
<b>With related children under 18 years</b>	(X)	+/- (X)	40%	+/- 8.6
With related children under 5 years only	(X)	+/- (X)	22.6%	+/- 18.1
<b>Married couple families</b>	(X)	+/- (X)	1%	+/- 1.2
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 8.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 15.4
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	47%	+/- 9.8
<b>With related children under 18 years</b>	(X)	+/- (X)	58.1%	+/- 11.3
With related children under 5 years only	(X)	+/- (X)	62.3%	+/- 32.7
<b>All people</b>	(X)	+/- (X)	26.8%	+/- 3.1
<b>Under 18 years</b>	(X)	+/- (X)	51%	+/- 9.6
Related children under 18 years	(X)	+/- (X)	50.9%	+/- 9.6
Related children under 5 years	(X)	+/- (X)	50.9%	+/- 12.2
Related children 5 to 17 years	(X)	+/- (X)	50.9%	+/- 11.3
<b>18 years and over</b>	(X)	+/- (X)	22.8%	+/- 3
18 to 64 years	(X)	+/- (X)	23%	+/- 3.2
65 years and over	(X)	+/- (X)	21%	+/- 7.4
<b>People in families</b>	(X)	+/- (X)	26.6%	+/- 5.7
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	27.1%	+/- 4.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Workers include members of the Armed Forces and civilians who were at work last week.

Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2010.

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Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2010-2014 tables, industry data in the multiyear files (2010-2014) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see [http://www.census.gov/hhes/www/hlthins/publications/coverage\\_edits\\_final.pdf](http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf) for more details. The corresponding 2008 data table in American FactFinder does not incorporate these edits and is therefore not comparable to this table in 2009, 2010, 2011, or 2012. Select geographies of 2008 data comparable to the 2009, 2010, 2011, and 2012 tables are accessible at <http://www.census.gov/hhes/www/hlthins/data/acs/2008/re-run.html>.

The health insurance coverage category names were modified in 2010. See ACS Health Insurance Definitions for a list of the insurance type definitions.

While the 2010-2014 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.